59. A method as recited in claim 39, wherein the variable product information comprises financial product information.

60. A method as recited in claim 39, wherein the variable product information pertains to an individual life insurance product other than a term life insurance product.

61. A method as recited in claim 39, wherein the variable product information pertains to an individual life insurance product other than a permanent life insurance product.

62. The method as recited in claim 1, further comprising sending the client communication to the client via the internet.

63. The method as recited in claim 62, wherein the variable information comprises other than a client name, address, age, medical status, tobacco habits, type of life insurance and amount of life insurance coverage.

64. The method as recited in claim 62, wherein the variable product information comprises financial product information.

65. The method as recited in claim 62, wherein the variable product information pertains to an individual life insurance product other than a term life insurance product.

66. The method as recited in claim 63, wherein the variable product information pertains to an individual life insurance product other than a permanent life insurance product.

67. The method as recited in claim 39, further comprising sending the combined communication to the client via the internet.

68.   The method as recited in claim 67, wherein the variable information comprises other than a client name, address, age, medical status, tobacco habits, type of life insurance and amount of life insurance coverage.

69.   The method as recited in claim 67, wherein the variable product information comprises financial product information.

70.   The method as recited in claim 67, wherein the variable product information pertains to an individual life insurance product other than a term life insurance product.

71.   The method as recited in claim 68, wherein the variable product information pertains to an individual life insurance product other than a permanent life insurance product.

72.   A method for automatically preparing a plurality of client communications pertaining to a financial or insurance product for a corresponding and respective plurality of clients, the method comprising:

        using decision information to automatically select variable information, the variable information comprising other than a client identification, and automatically inserting the variable information into each of a plurality of client communications, each client communication directed to one of the plurality of clients.

73.   The method as recited in claim 72, wherein the variable information comprises other than a client name, address, age, medical status, tobacco habits, type of life insurance and amount of life insurance coverage.

74.   A method as recited in claim 72, wherein the variable product information comprises financial product information.

75. A method as recited in claim 72, wherein the variable product information pertains to an individual life insurance product other than a term life insurance product.

76. A method as recited in claim 72, wherein the variable product information pertains to an individual life insurance product other than a permanent life insurance product.

77. A method as recited in claim 72, wherein the variable information comprises financial product information.

78. A method as recited in claim 72, wherein the variable product information pertains to a plurality of different financial products.

79. A method as recited in claim 72, wherein the variable product information pertains to a non-property and non-casualty insurance.

80. A method as recited in claim 72, wherein the variable product information pertains to an individual life insurance product.

81. A method as recited in claim 72, wherein the variable product information pertains to an individual term life insurance product.

82. A method as recited in claim 72, wherein the variable product information pertains to an individual life insurance product other than a term life insurance product.

83. A method as recited in claim 72, wherein the variable product information pertains to an individual permanent life insurance product.

84. A method as recited in claim 72, wherein the variable product information pertains to a disability insurance product.

85. A method as recited in claim 77, wherein the financial product information pertains to an annuity.

86. A method as recited in claim 77, wherein the financial product information pertains to a savings product.

87. A method as recited in claim 77, wherein the financial product information pertains to an investment product.

88. A method as recited in claim 77, wherein the financial product information pertains to a financial security.

89. A method as recited in claim 77, wherein the financial product information pertains to a loan product.

90. A method as recited in claim 77, wherein the financial product information pertains at least one of an equity instrument, a debt instrument, a money market fund, and a mutual fund.

91. The method of claim 72, further comprising sending the communication, created for each of the corresponding and respective one of the plurality of clients, to the respective client via the internet.

92. The method as recited in claim 91, wherein the variable information comprises other than a client name, address, age, medical status, tobacco habits, type of life insurance and amount of life insurance coverage.

93. A method as recited in claim 91, wherein the variable product information comprises financial security product information.

94.   A method as recited in claim 91, wherein the variable product information pertains to an individual life insurance product other than a term life insurance product.

95.   A method as recited in claim 91, wherein the variable product information pertains to an individual life insurance product other than a permanent life insurance product.

96.   A method as recited in claim 91, wherein the variable information comprises financial product information.

97.   A method as recited in claim 91, wherein the variable product information pertains to a plurality of different financial products.

98.   A method as recited in claim 91, wherein the variable product information pertains to a non-property and non-casualty insurance.

99.   A method as recited in claim 91, wherein the variable product information pertains to an individual life insurance product.

100.   A method as recited in claim 91, wherein the variable product information pertains to an individual term life insurance product.

101.   A method as recited in claim 91, wherein the variable product information pertains to an individual life insurance product other than a term life insurance product.

102.   A method as recited in claim 91, wherein the variable product information pertains to an individual permanent life insurance product.

103.   A method as recited in claim 91, wherein the variable product information pertains to a disability insurance product.

104.   A method as recited in claim 96, wherein the financial product information pertains to an annuity.

105.   A method as recited in claim 96, wherein the financial product information pertains to a savings product.

106.   A method as recited in claim 96, wherein the financial product information pertains to an investment product.

107.   A method as recited in claim 96, wherein the financial product information pertains to a loan product.

108.   A method as recited in claim 96, wherein the financial product information pertains at least one of an equity instrument, a debt instrument, a money market fund, and a mutual fund.--

Please amend the following claims:

1.   (Amended) A method for automatically preparing a client communication pertaining to a financial product or insurance product for a client, wherein the client communication is for combined use with a corresponding and respective host vehicle, the method comprising:
    using decision information to automatically select variable information, the variable information comprising other than a client identification, and automatically inserting the variable information into the client communication.

40.   (Amended) A method for automatically preparing a plurality of client communications pertaining to a financial product or insurance for a corresponding and respective